

B. In the Claims

Please amend the claims as follows:

1. (currently amended) A referrer-controlled method for transferring an inbound communication to one of a plurality of credit-counseling agencies ~~financial assistance providers~~, the method including the steps of:

receiving an inbound communication from a debtor of a lender in a manner sufficient to identify a referrer identity corresponding to the lender;

selecting which one of a plurality of credit-counseling agencies ~~financial assistance providers~~ to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the referrer identity; and

connecting the inbound communication to the one of the plurality of the credit-counseling agencies ~~financial assistance providers~~ in accordance with the criteria.

2. (previously presented) The method of claim 1, wherein the step of receiving is carried out with said inbound communication including a telephone connection to the debtor of the lender having the lender identity.

3. (currently amended) A method for referring a telephone communication to one of a plurality of credit-counseling agencies ~~financial assistance providers~~ based on lender criteria, the method including the steps of:

storing telephone numbers for a plurality of credit-counseling agencies ~~financial assistance providers~~ in memory accessible by a digital electrical computer;

obtaining lender criteria for selecting one of the credit-counseling agencies ~~financial assistance providers~~;

storing said criteria for access by said computer;

identifying lender of a debtor;

selecting one of the credit-counseling agencies ~~financial-assistance providers~~ by

accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers; and

connecting the debtor by telephone to the one of the stored telephone numbers.

4. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

using ANI to detect a telephone number; and

associating the telephone number with debtor information.

5. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

using DNIS to detect a telephone number; and

associating the telephone number with lender information.

6. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

receiving debtor-identifying information by telephony; and

communicating the information from said telephony to the lender for tracking debtor payment performance with said debtor-identifying information.

7. (currently amended) The method of any one of claims 2 and 3, wherein the step of connecting is carried out with the lender ~~financial-assistance center~~ being a credit-

~~counseling agency~~ bank.

8. (currently amended) The method of any one of claims 2 and 3, further including the step of:

providing some of said credit-counseling agencies ~~financial assistance providers~~ with call activity reporting by means of a secure web site.

9. (previously presented) The method of any one of claims 2 and 3, further including the step of:

providing the lender with call activity reporting.

10. (previously presented) The method of any one of claims 2 and 3, further including the step of:

providing a web site demonstration of said method.

11. (currently amended) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a quantity of prior calls respectively placed to the credit-counseling agencies ~~financial assistance providers~~.

12. (currently amended) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by a detection of a debtor who has previously been referred to one of the credit-counseling agencies ~~financial assistance providers~~.

13. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day.

14. (previously presented) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by location of the debtor.

15. (currently amended) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a call routing triggered by time of day, location of the debtor, and a quantity of prior calls respectively placed to the credit-counseling agencies ~~financial assistance providers~~.

16. (currently amended) The method of any one of claims 2 and 3, wherein the step of selecting includes:

applying as said criteria a default call routing triggered by a failure to make a first connection to one of the credit-counseling agencies ~~financial assistance providers~~.

17. (currently amended) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including number of calls and call duration data for each of said credit-counseling agencies ~~financial assistance providers~~; and

generating a report of said call referral information.

18. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including caller hang up data; and
generating a report of said call referral information.

19. (previously presented) The method of any one of claims 2 and 3, further including the steps of:

storing call referral information including attempted but uncompleted call
connecting; and
generating a report of said call referral information.

20. (currently amended) The method of any one of claims 2 and 3, further including the step of:

generating a call referral report by time period for each of said credit-counseling agencies ~~financial assistance providers~~.

21. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by time of day.

22. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by day of week.

23. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of call referral activity by state of debtor.

24. (previously presented) The method of claim 20, further including the step of:

including in the report an analysis of uncompleted calls.

25. (currently amended) The method of any one of claims 2 and 3, further including the step of:

generating a call referral report including a comparison of said credit-counseling agencies ~~financial assistance providers~~.

26. (currently amended) The method of claim 25, further including the step of:

wherein the step of generating includes generating the call referral report including the comparison of said credit-counseling agencies ~~financial assistance providers~~ by a respective one of the lenders.

27. (previously presented) The method of any one of claims 2 and 3, further including the step of:

using IVR to associate the telephone number of the debtor with the lender information.

28. (currently amended) A report of said referral produced by the method of

any one of claims 1-3.

29. (currently amended) A computer system programmed to implement a method for referring a telephone communication to one of a plurality of credit-counseling agencies ~~financial assistance providers~~ based on lender criteria, the computer system including:

a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, to convert output signals into output information at an output device, the processor programmed to control the digital computer to receive the input signals and to process the input signals to produce the output signals in storing telephone numbers for a plurality of credit-counseling agencies ~~financial assistance providers~~ in memory accessible by said digital computer, storing criteria provided by a lender for selecting one of the credit-counseling agencies ~~financial assistance providers~~, identifying a debtor of the lender in response to a telephone communication, and selecting one of the credit-counseling agencies ~~financial assistance providers~~ by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

30. (previously presented) The computer system of claim 29, further including a telephone controlled by said digital computer to connect the debtor by telephone to the one of the stored telephone numbers.

31. (currently amended) A method for making a computer system to refer a telephone communication to one of a plurality of credit-counseling agencies ~~financial assistance~~

~~providers~~ based on lender criteria, the method including the steps of:

providing a digital computer having a processor, the processor connected to store and receive signals at a memory device, to receive input signals corresponding to input information from an input device, to convert output signals into output information at an output device; and

programming the processor to control the digital computer to receive the input signals and to process the input signals to produce the output signals in storing telephone numbers for a plurality of credit-counseling agencies ~~financial-assistance providers~~ in memory accessible by said digital computer, storing criteria provided by a lender for selecting one of the credit-counseling agencies ~~financial-assistance providers~~, identifying a debtor of the lender in response to a telephone communication, and selecting one of the credit-counseling agencies ~~financial-assistance providers~~ by accessing the criteria, applying the criteria, and accessing one of the stored telephone numbers to connect the debtor to the one of the stored telephone numbers.

32. (currently amended) A computerized method for providing call referral activity reporting at an Internet address, the method including the steps of:

generating call referral data by receiving an inbound telephone communication from a debtor of a lender in a manner sufficient to identify a referrer identity corresponding to the lender, selecting which one of a plurality of credit-counseling agencies ~~financial-assistance providers~~ to refer the inbound communication by using a computer to look up and to apply referral criteria responsive to the lender identity, and connecting the inbound communication to the one of the plurality of the credit-counseling agencies ~~financial-assistance providers~~ in accordance with the criteria; and posting call referral data to the Internet web address.

33. (currently amended) The method of any one of claims 2-3 and 32,
further including the steps of:
engaging accounting software to track compensation for the connecting.